Exhibit 5

PERFORMANCE APPRAISAL
PART I - BASIC INFORMATION

Date: January 5, 2000

APPRAISAL OF Bernadine Griffith	TITLE Programmer Analyst II	FUNCTION ITS -
LOCATION Foxboro	DATE ASSIGNED TO PRESENT POSITION June 1996	PERFORMANCE PERIOD 11/98 11/99 FROM TO
SUPERVISOR Karen Allen Holmes	TITLE Team Leader II	PRIOR PERFORMANCE RATING 3

PART II - PERFORMANCE ASSESSMENT

ACCOUNTABILITIES/JOB DUTIES	PERFORMANCE GOALS AND EXPECTATIONS	WGT %	ACTUAL RESULTS	RATING
DELIVER AGREED UPON SERVICE ACCURATELY AND ON TIME	Respond to project deadlines, production support & tasks assigned for problem database.	20	Although Bernadine strives to meet deadlines, several projects have had to be postponed or rescheduled due to her absences. These include Facsys Team Image, testing Fax upgrades, and Formlink INI file/Directory changes.	4
SYSTEM ANALYSIS/DESIGN	Program specs, developing, enhancements and maintenance.	10	Bernadine was assigned to complete a specification reflecting the current Telecomm Watermark system functionality. A partial spec has been completed, but due to the combination of other assignments and her attendance, this spec is not yet finished.	3
PROGRAMMING	Programming support for the Personal Lines Team Imaging System and Telecomm Imaging System.	25	Bernadine has supported the Team Image code and implemented new releases that took place in the past year. She worked with QA to get the final release completed and ready to go to the field. Bernadine successfully worked on the implementation of FACSYS with Team Image for a Pilot office. Earlier in the year, she also supported data import changes for Telecomm invoice images.	3
PRODUCTION SUPPORT	Field Office support for the Watermark Team Image System, Premium Audit Imaging and Telecomm Imaging, (and recently, P/L Desktop Formlink interface). Communication and problem solving with Field Offices	60	Bernadine has worked with the field to solve problems. Bernadine will dig to find the answers and follow through with the implementation of the fix with the field offices. Bernadine worked with the Formlink component of the Image product to solve several production problems.	3
PRODUCTION INSTALLS	Field Office Installation	5	Bernadine successfully tested and installed the Premium Audit system for Win95.	2
PROJECT TEAM SUPPORT	Contributes to team building process and dynamics in a positive manner and supports the efforts of others.	10	Bernadine works well with the IT staff as well as the field offices. She is helpful and willing to share her knowledge.	3
ADHERENCE TO COMPANY STANDARDS	Provide ongoing contribution to improve standards.	5	Bernadine adheres to all company standards.	3
		100 %		

EMPLOYEE'S SIGNATURE

I have reviewed this appraisal and discussed the contents with my supervisor.

Comments may be attached or made on the reverse.

SUPERVISOR'S SIGNATURE

NEXT LAYER OF MANAGEMENT'S SIGNATURE

PERFORMANCE FACTORS

...an employee's demonstrated performance for each factor, apply the following broad definitions.

...ngth -Exceeds job requirements
...roficient - Consistently meets job requirements

(NI) Needs Improvement - Does not consistently meet job requirements.
(NA) Not Applicable - Position does not call for/allow demonstration of.

PERFORMANCE FACTORS	NA	NI	PR	ST	PERFORMANCE FACTORS	NA	NI	PR	ST
1. SERVICE					**5. RESPONSIBILITY**				
- Provides quality service on a timely basis		x			-demonstrates dependability, flexibility and cooperativeness in achieving results		x		
- demonstrates a commitment to working with and servicing the customer by communicating promptly, effectively, clearly and concisely both verbally and in writing.			x		- makes appropriate decisions and takes responsibility for the outcome.			x	
- anticipates customer needs			x		- trains and readily answers questions from others			x	
- works cooperatively to solve customer service issues***				x	**6. MANAGEMENT**				
					- inspires the trust, confidence and respect of staff	x			
- demonstrates honesty and integrity in dealing with customers				x	- works with staff effectively to achieve results	x			
					- acknowledges those who contribute to results and hold poor performance accountable	x			
2. KNOWLEDGE									
- exhibits competence in field			x						
- takes responsibility for personal development by acquiring and applying new and enhancing existing skills and knowledge important to results				x	- applies corporate personnel programs effectively and equitably	x			
					- manages unit expenses within budgets; justifies and documents variances	x			
3. PLANNING AND ORGANIZATION					**7. ADDITIONAL FACTORS**				
- establishes correct priorities			x						
- manages time well			x						
- remains calm and focused under pressure			x						
4. INITIATIVE									
- takes initiative to help others achieve results			x						
- takes initiative in promoting new or improvements to existing systems, procedures and programs and in solving problems			x						

7. ADDITIONAL FACTORS

Bernadine is in a transition period with her job due to the changes in the group and the sunsetting of the Watermark Image systems. While she seems to be eager to get involved and learn the new systems her attendance is hampering this effort.
Bernadine is conscientious to inform management and co-workers of her absences, but the work then must fall to others in the group.
Bernadine's frequent absences and tardiness do pose a problem for her getting the programming assignments that she would like to work on and therefore hampers her opportunity for advancment and greater job responsibilities. She is competent to work on more in-depth programming assignments, but consistent attendance is critical to completing these types of assignments.
If Bernadine can improve her attendance then she should be able to attain the goals she is looking for. Please see attached Goals outline.
Please see attached memo regarding attendance.

PART IV - PERFORMANCE RATING AND COMMENTS

Overall Job Performance Rating (Part II plus Part III):				3.5			

1	2	2.5	3	3.5	4	5
DISTINGUISHED Outstanding and superior performance could be clearly seen by anyone who observed this person's work.	**COMMENDABLE** Performance exceeds the principal accountabilities and their associated goals and expectations in all important respects		**PROFICIENT** Performance fully meets the principal accountabilities and their associated goals and expectations.	**FAIR** Performance is noticeably poorer than what the principal accountabilities and their associated goals and expectations call for - needs improvement.		***MARGINAL** Unsatisfactory or very poor performance which must improve rapidly if employee is to stay in this job..

* A letter of probation must accompany this appraisal if not already issued.
(Indicates direction of performance, but for overall Job Performance Rating Purposes rounds to a 3.)
Comments by employees and/or supervisor regarding appraisal. Comments may be attached on a separate piece of paper, and should be signed.

NEXT LEVEL OF MANAGEMENT'S SIGNATURE
(I am aware of the employee's comments, if any)